

Summary of Cover

Markham Private Clients Home Insurance



Markham Private Clients Home policy offers unique coverage for the affluent client. The policy is Underwritten by Amlin's Syndicate 2001 at Lloyds of London. Amlin are rated A+ (Superior) by A.M. Best.

We believe the Markham Private Client cover is exceptional, providing cover for homes, contents, fine art and other collectibles as well as liability and family annual travel cover.

Underwriting Criteria

Minimum Premium £1,000 plus Insurance Premium Tax
Sums Insured start at Buildings £250,000 and/or Contents £50,000
Maximum Sum Insured £20,000,000 any one location

Target Market

The policy is designed for the affluent private client
Single or multiple residences in the UK, including Buy to Let – providing insure main residence
Stand Alone Buildings or Contents – subject to minimum premium
All Constructions – excluding thatch

Benefits of Product

Free Risk Appraisal for risks in excess of £2,500
Policy excess starts at £250 – waived for claims above £10,000
Worldwide 'All Risks' Cover

Claims

Dedicated UK based high value home Claims Team
Clients have freedom to appoint their own trusted contractors
Specialist high value home Loss Adjusters – Criterion

Key Benefits of the cover are highlighted below. However for full terms, please refer to the Markham Private Clients policy wording.

Buildings Cover

Guaranteed Rebuilding Cost following an Appraisal – except for Grade I and A Listed properties
Alternative Accommodation – up to 5 years
Trace and Access – Unlimited inside the home and up to £50,000 outside the home
No Average Clause
Fixtures Temporarily removed up to £50,000
New Fixtures and Fittings up to 25% of Building Sum Insured – max 21 days
Construction Materials (Unfixed Building Materials) – 10% of Building Sum Insured up to maximum of £50,000
Security Upgrade (following a physical assault on insured or home) £15,000
Garden re-landscaping – 10% of Building Sum Insured up to £2,500 per plant, tree or shrub

Contents Cover

Worldwide 'All Risks' Cover
Alternative Accommodation – up to 5 years
New Contents – up to 25% of Contents Sum Insured – max 60 days
Business Contents – up to £20,000
Contents in the Open – up to £25,000
Extended Replacement following an acceptable professional valuation – up to 150% of sum insured in valuation
Ride on Mowers & Garden Machinery – up to £25,000
Christmas, Birthday and Wedding increase – up to £25,000
Contents in Storage – up to 20% of Contents Sum Insured
Marquees – £30,000
Money in the Home – £7,500
Fatal Injury – £125,000
Kidnap & Ransom Cover – £25,000
Replacement of Locks, Safes and Alarms, following theft or loss of keys – Unlimited

Valuables (including Antiques, Works of Art, Gold and Silver)

Worldwide 'All Risks' Cover – when temporarily removed from the home
New Valuables – up to 25% of Valuables Sum Insured – max 60 days
Death of an Artist – 200% up to max £100,000 any one period of insurance
Extended Replacement following an acceptable professional valuation – up to 150% of sum insured in valuation
Single Article Limit for antiques and works of art – £30,000
Single Article Limit for jewellery, gold and silver – £15,000
Valuables Out of Bank – up to £50,000 for 30 days in any one period of insurance
Defective Title – £100,000 in any one period of insurance

Liability and Legal Expenses Cover

Legal Expenses – up to £250,000
Liability – £10,000,000
Home Emergency Cover – up to £1,500

Annual Travel Cover

Annual Family Travel Cover
Medical Expenses – £10,000,000
Cancellation and Curtailment – £25,000
Winter Sports Option